Docket No. 17246-004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Robert Wallach et al.

Group Art Unit: 3693

Serial No.: 09/645,020

Examiner: Fren

Frenel, Vanel

Filed:

August 23, 2000

For:

INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE PURCHASE OR

LEASE OF AN AUTOMOBILE

AMENDMENT/RESPONSE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In Response to the Final Office Action dated November 16, 2006, and the Notice of Appeal filed May 16, 2007, Applicant respectfully requests reconsideration in view of the following Amendments and remarks and the concurrently filed Request for Continued Examination.

A listing of **Amendments to the Claims** are reflected in the claim listing of which begins on page 2 of this paper.

Remarks/Arguments begin on page 24 of this paper.